

AMENDMENTS TO THE CLAIMS:

If entered, this listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

1 - 24. (Canceled)

25. (New) A substrate comprising:

    a circuit layer; and

    an insulation layer covering part of said circuit layer, wherein said circuit layer comprises a pad having a peripheral region exposed to the outside.

26. (New) The substrate of Claim 25 further comprising an insulation layer, wherein an opening is in said insulation layer and exposes said peripheral region of said pad.

27. (New) The substrate of Claim 25, wherein said pad is used to be connected to a solder material.

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28. (New) The substrate of Claim 25, wherein said pad is used to be connected to a bump comprising a pillar and a solder material, said solder material used to connect said pillar and said peripheral region of said pad.

29. (New) The substrate of Claim 25, wherein said pad is used to be connected to a bump comprising a pillar with a height of between 10 and 100  $\mu\text{m}$  and a solder material, said solder material used to connect said pillar and said peripheral region of said pad.

30. (New) A chip package comprising:

a chip;

a substrate comprising a circuit layer and an insulation layer, said insulation layer covering part of said circuit layer, said circuit layer comprising a pad having a peripheral region; and

a bump connecting said chip and said peripheral region of said pad.

31. (New) The chip package of Claim 30, wherein said substrate further comprises an insulation layer, and

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wherein an opening is in said insulation layer and exposes said peripheral region of said pad.

32. (New) The chip package of Claim 30, wherein said bump comprises a pillar and a solder material, said pillar being over said chip, said solder material being over said pillar and connecting said pillar and said peripheral region of said pad.

33. (New) The chip package of Claim 30, wherein said bump comprises a pillar with a height of between 10 and 100  $\mu\text{m}$  and a solder material, said pillar being over said chip, said solder material being over said pillar and connecting  
5 said pillar and said peripheral region of said pad.

34 (New) The chip package of Claim 30 further comprising an insulation layer between said chip and said substrate, said insulation layer covering said bump.